

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Pamela Kuykendall

Case No. 16-29429

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/15/2016.
- 2) The plan was confirmed on 01/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/03/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/14/2017, 04/06/2018.
- 5) The case was dismissed on 04/20/2018.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,020.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,692.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$7,692.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,939.75
Court Costs	\$0.00
Trustee Expenses & Compensation	\$396.87
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,336.62**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL DBA GM I	Secured	12,150.00	12,150.00	12,150.00	4,804.53	550.85
AMERICREDIT FINANCIAL DBA GM I	Unsecured	5,691.00	1,864.36	1,864.36	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	NA	322.43	322.43	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	452.28	452.28	0.00	0.00
CITY OF NAPERVILLE	Unsecured	NA	215.97	215.97	0.00	0.00
ECMC	Unsecured	NA	14,024.62	14,024.62	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	NA	1,162.66	1,162.66	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	34,253.23	34,253.23	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	1,000.00	8,761.60	8,761.60	0.00	0.00
NICOR GAS	Unsecured	NA	428.34	428.34	0.00	0.00
MERCHANTS CREDIT/EDWARD HOS	Unsecured	1,202.00	NA	NA	0.00	0.00
MIDLAND FUNDING/FIRST BANKCAI	Unsecured	879.00	NA	NA	0.00	0.00
EDUCATION NAVIENT	Unsecured	17,800.00	NA	NA	0.00	0.00
BAY AREA CREDIT SERVICE	Unsecured	150.00	NA	NA	0.00	0.00
CERTIFIED SVCS/PREMIER ENDODODI	Unsecured	75.00	NA	NA	0.00	0.00
CHOICE RECOVERY/VALLEY DENTA	Unsecured	87.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT/WOW	Unsecured	244.00	NA	NA	0.00	0.00
EDUCATION EDFINANCIAL SVCS	Unsecured	10,122.00	NA	NA	0.00	0.00
EDUCATION EFS FINANCE	Unsecured	12,510.00	NA	NA	0.00	0.00
ENHANCED RECOVERY/COMCAST	Unsecured	268.00	NA	NA	0.00	0.00
GREENTREE/ENTERPRISE	Unsecured	51.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	6,814.00	7,912.04	7,912.04	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	7,987.00	9,267.28	9,267.28	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	17,724.00	20,623.15	20,623.15	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,150.00	\$4,804.53	\$550.85
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,150.00</b>	<b>\$4,804.53</b>	<b>\$550.85</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$99,287.96</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$2,336.62  
Disbursements to Creditors \$5,355.38

**TOTAL DISBURSEMENTS :** **\$7,692.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/26/2018

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.